

**Information to identify the case:**

Debtor 1 Jaime Colon  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Maribel Colon  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **District of New Jersey**  
Case number: **11-43826-KCF**

Social Security number or ITIN **xxx-xx-3431**  
EIN \_\_\_\_\_  
Social Security number or ITIN **xxx-xx-8172**  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jaime Colon

Maribel Colon

12/9/16

By the court:

Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jaime Colon  
 Maribel Colon  
 Debtors

Case No. 11-43826-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 41

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db/jdb +Jaime Colon, Maribel Colon, 96 Hagaman Street, Carteret, NJ 07008-2037  
 cr +Sovereign Bank, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 512559072 +Abelson & Truesdale, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063  
 512559074 +Central Jersey Pathology Consultanta, PA, Po Box 2238, Edison, NJ 08818-2238  
 512613297 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 512559079 +Edison Imaging Associates ,P.A., Po Box 2178, Edison, NJ 08818-2178  
 512559082 +JFK Medical Center, Po Box 18007, Newark, NJ 07191-8007  
 512559084 +Middlesex County Probation Division, 96 Bayard Street, New Brunswick, NJ 08901-2124  
 516354533 +Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 512706567 +New Jersey Division of Taxation, Revenue Processing Center, PO Box 248, Trenton, NJ 08646-0248  
 512979079 +PNC Mortgage, 3232 Newmark Drive, Miamisburg OH 45342-5433  
 512559085 +PNC Mortgage, 6 N. Main Street, Dayton, OH 45402-1908  
 512559087 +Raritan Bay Medical Center RHG, Po Box 48071, Newark, NJ 07101-4871  
 512559088 Rock Associates, LLC, PO Box 2029, Edison, NJ 08818-2029  
 512874897 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 512559090 +Sovereign Bank, 865 Brook Street, Rocky Hill, CT 06067-3444  
 513103751 Sovereign Bank, N.A. (formerly Sovereign Bank), PO Box 15102, Wilmington, DE 19886-5102  
 512559092 +Sperry, 2400 Jericho Tpke, New Hyde Park, NY 11040-4711  
 512672352 +Sperry Associates Federal, Credit Union, 2400 Jericho Turnpike, GardenCity Park, NY 11040-4711  
 512559093 +St. Barnabas Outpatient Centers, PO Box 8500, Philadelphia, PA 19178-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 09 2016 22:57:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 09 2016 22:56:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512564508 +EDI: AFNIRECOVERY.COM Dec 09 2016 22:33:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667  
 512720266 +EDI: OPHSUBSID.COM Dec 09 2016 22:33:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512569140 EDI: BANKAMER2.COM Dec 09 2016 22:33:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
 512559073 +EDI: BANKAMER.COM Dec 09 2016 22:33:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026  
 512559075 +E-mail/Text: bankruptcy@certifiedcollection.com Dec 09 2016 22:56:46 Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336  
 512559076 +EDI: CHASE.COM Dec 09 2016 22:43:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
 512662889 EDI: CHASE.COM Dec 09 2016 22:43:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 512559077 +EDI: CITICORP.COM Dec 09 2016 22:33:00 Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241  
 512598664 +E-mail/Text: dplbk@discover.com Dec 09 2016 22:57:27 Discover Personal Loan, PO Box 30954, Salt Lake City, UT 84130-0954  
 512559078 +E-mail/Text: dplbk@discover.com Dec 09 2016 22:57:27 Discover Personal Loans, PO Box 6105, Carol Stream, IL 60197-6105  
 512559080 +EDI: BANKAMER.COM Dec 09 2016 22:33:00 FIA Card Services, Po Box 15019, Wilmington, DE 19886-5019  
 512559081 +E-mail/Text: collections@jeffersonassociates.com Dec 09 2016 22:57:05 Jefferson Associates, 3 Coral Street, Edison, NJ 08837-3242  
 512559083 +EDI: TSYS2.COM Dec 09 2016 22:33:00 Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
 512806496 EDI: BL-CREDIGY.COM Dec 09 2016 22:33:00 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701  
 512630010 EDI: RECOVERYCORP.COM Dec 09 2016 22:33:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 512559089 +EDI: NAVIENTFKASMSERV.COM Dec 09 2016 22:33:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
 512868983 +EDI: NAVIENTFKASMSERV.COM Dec 09 2016 22:33:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
 512880535 +E-mail/Text: cop@santander.us Dec 09 2016 22:56:50 Sovereign Bank, Attn: Bankruptcy Department, 601 Penn Street, Mailcode 10-6438-FB4, Reading, PA 19601-3544  
 512559091 +E-mail/Text: cop@santander.us Dec 09 2016 22:56:50 Sovereign Bank, 450 Penn Street, Reading, PA 19602-1011

TOTAL: 21

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User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
512559086 ##+Quest Diagnostics, Po Box 71304, Philadelphia, PA 19176-1304

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 9, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Bruce C. Truesdale on behalf of Debtor Jaime Colon brucectruesdalepc@gmail.com,  
bctpcecf@gmail.com  
Bruce C. Truesdale on behalf of Joint Debtor Maribel Colon brucectruesdalepc@gmail.com,  
bctpcecf@gmail.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jennifer R. Gorchow on behalf of Creditor Sovereign Bank, N.A. nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Sarah J. Crouch on behalf of Joint Debtor Maribel Colon Nickfitz.law@gmail.com,  
nadiafinancial@gmail.com  
Sarah J. Crouch on behalf of Debtor Jaime Colon Nickfitz.law@gmail.com,  
nadiafinancial@gmail.com

TOTAL: 10